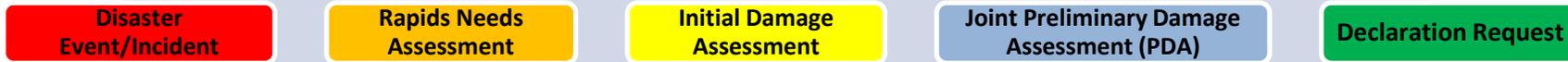


# Maryland Emergency Management Agency

## Damage Assessment Process & Disaster Assistance Programs



### Damage Assessment Process

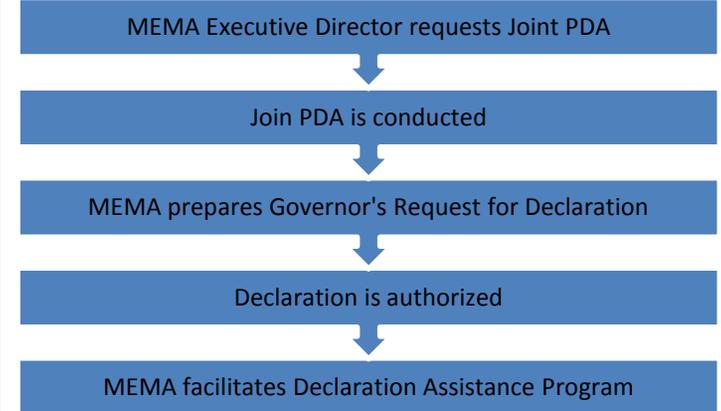
#### Rapid Needs Assessment & Initial Damage Assessment

- Coordinated by the Local Emergency Management Office and State Agencies
- Information is compiled to determine:
  - Rapids Needs Assessment – Life saving and immediate needs of disaster victims and survivors
  - Initial Damage Assessment – Overall impact, resources needed and costs of damages/work. Initial assessment to determine if declaration thresholds may be met.

#### Joint Preliminary Damage Assessment (PDA)

- Conducted by Federal agencies (FEMA/SBA), Maryland Emergency Management Agency (MEMA) and the Local Emergency Management Office (EM) and/or State Agency representative
- Listings/maps of damaged areas/sites (most affected to least affected)
- Verification that initial assessments are accurate and declaration thresholds are met/exceeded
- Findings are included in the Declaration Request

### Declaration Process



### Public Assistance Program (PA)

Administered by the Federal Emergency Management Agency (FEMA) following a presidential declaration. Federal share is 75% / Sub-recipient is responsible for remaining 25%

#### Eligible Applicants/Sub-Recipients:

- State government departments/agencies;
- Local/county government departments/agencies;
- Federally recognized tribal governments;
- Private, non-profit (PNP) organizations that provide essential services of a governmental nature (i.e., educational, utilities, emergency, medical, and custodial care facilities, homeless shelters and facilities that provide “critical services”).

#### Eligible Work:

- Category A – Debris Removal
- Category B – Emergency Protective Measures
- Category C – Roads, Bridges, and associated features
- Category D – Water Control Facilities
- Category E – Buildings, Equipment, and Vehicles
- Category F – Utilities
- Category G – Public Parks, Recreational Facilities, and Other Facilities

### Hazard Mitigation Grant Program (HMGP)

Administered by the Federal Emergency Management Agency (FEMA) following a presidential declaration. Mitigation reduces the impact of future disasters by creating a prepared and more resilient community.

#### Eligible Applicants/Sub-Recipients:

- State government departments/agencies;
- Local/county government departments/agencies;
- Federally recognized tribal governments;
- Private, non-profit (PNP) organizations that provide essential services of a governmental nature (i.e., educational, utilities, emergency, medical, and custodial care facilities, homeless shelters and facilities that provide “critical services”).
- **Individual homeowners and businesses may not apply directly to the program; however a community may apply on their behalf.**

#### Types of Projects:

Intended to reduce the loss of life and property due to future disasters. Examples include: property acquisition, structure elevation, localized food risk reduction projects, infrastructure retrofit, etc.

## Individual Assistance Program (IA)

*Provides supplemental assistance to individuals and households following a presidential declaration.*

### Individual and Households Programs (IHP)

#### Housing Assistance (100% of eligible costs):

- Financial assistance for lodging or rental expenses;
- Financial assistance to repair disaster-related damage not covered by insurance;
- Direct temporary housing.

#### Other Needs Assistance (Administered by the Maryland Department of Human Resources):

- Disaster-related medical, dental, or child care expenses;
- Expenses incurred for a disaster-related loss of life;
- Repair/replacement of common household items (i.e., furniture and appliances)
- Repair/replacement of a vehicle damaged by the disaster.

**Disaster Unemployment Assistance** – for individuals who have lost work or become unemployed as a result of a major disaster and who are not eligible for regular state unemployment insurance.

#### Disaster Legal Services (provided through the Young Lawyers Division of the American Bar Association):

- Insurance claims
- Wills, power of attorney, and other legal papers lost in the disaster
- Home repair contracts or contractors
- Advice on problems with landlords

**Crisis Counseling Assistance and Training Programs** – grant based program, which funds community-based crisis counseling activities.

**Disaster Case Management Program** – provides funding to supplement case management/case work services in affected communities.

## U.S. Small Business Administration Disaster Assistance Program (SBA)

*Provides low –interest loans to homeowners, renters, businesses of all sizes, and private nonprofit organizations who suffered uninsured or underinsured losses from a declared disaster.*

#### Home and Personal Property Loans:

- Up to \$200,000 to repair or replace disaster-caused damages to a primary residence
- Up to \$40,000 to replace a personal property

#### Business Physical Disaster Loans for businesses of all sizes:

- For nonfarm businesses and private, nonprofit organizations, such as charities, churches, and private schools
- Up to \$2 million to repair or replace disaster-damaged property

#### Economic Injury Disaster Loans for working capital:

- Up to \$2 million for small nonfarm businesses; small agricultural cooperatives; small businesses engaged in aquaculture; and most private, nonprofit organizations of any size
- To cover normal operating expenses through the disaster recovery period



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